

**INSERT LOCAL PROGRAM LETTERHEAD**

**DATE**

Dear Cancer Prevention, Education, Screening & Treatment (CPEST) Program Participant:

Under the Affordable Care Act, most people over age 18 must now have health insurance or pay a fine. There are several health insurance options available in Maryland. We want to help you understand what they mean for you.

From **November 1, 2015 – January 31, 2016** people who need health insurance can search for and enroll in a health plan through the state’s health insurance marketplace—***Maryland Health Connection***. All plans will cover important benefits like doctor visits, hospital stays, and prescriptions. Many people will get help paying for their plan and Navigators can help you understand whether you qualify for financial assistance. A list of Navigators available in your area is included.

***Medicaid*** now covers more Marylanders than ever before and you can enroll anytime throughout the year. If you think you might be eligible for Medicaid you can apply through the Maryland Health Connection.

We encourage you to see if you are eligible for Medicaid or to get financial help paying for a health insurance plan. Visit [MarylandHealthConnection.gov](http://MarylandHealthConnection.gov), or call 1-855-642-8572 or a Navigator in your area to find out what plan is right for you.

Sincerely,

**NAME, TITLE**  
**LOCAL PROGRAM NAME**